

Form 408

**IN THE UNITED STATES BANKRUPTCY COURT
FOR THE WESTERN DISTRICT OF PENNSYLVANIA**

In re:

Annie M. Snelson-Smith
Debtor(s)

Bankruptcy Case No.: 19-22974-JAD
Related to Doc. #138
Chapter: 13
Docket No.: 139 – 138

**ORDER SETTING DATE CERTAIN
FOR RESPONSE AND HEARING ON MOTION**

AND NOW, this The 26th of February, 2025, a Motion for Discharge of Debtor and Approval of Trustee's Report of Receipts and Disbursements having been filed by the Chapter 13 Trustee in the above-captioned proceeding,

IT IS HEREBY ORDERED THAT:

1. **Any Response**, including a consent to the Motion, **shall be filed with the Clerk's Office, 5414 U.S. Steel Tower 600 Grant Street Pittsburgh, PA 15219 by 4/22/25**. Any response should be served on the Moving Party, their counsel, and the Chapter 13 Trustee.
2. Said Motion is scheduled for hearing on **4/29/25 at 10:00 AM in the Zoom Video Conference Application, <https://www.zoomgov.com/j/16009283473>, or alternatively, Mtg ID: 160 0928 3473** at which time the parties and/or their counsel shall appear and the Court will dispose of the Motion.
3. If service was properly made and Respondent(s) fail to file a Response by the above-specified date, the Court **may** determine after review of the Motion that no hearing is required and accordingly enter the Order by default.

TO DETERMINE IF A DEFAULT ORDER HAS BEEN SIGNED, THE PARTIES ARE DIRECTED TO THE WEB SITE OF THE U.S. BANKRUPTCY COURT FOR THE WESTERN DISTRICT OF PENNSYLVANIA AT www.pawb.uscourts.gov ONE DAY PRIOR TO THE SCHEDULED HEARING DATE. REFER TO THE CALENDAR SECTION TO VIEW THE CALENDAR FOR JUDGE Jeffery A. Deller.

In the event a default order has been signed, the **Moving Party** shall thereafter advise all affected parties. If a default order has not been signed, the parties will be **required** to appear in Court at the hearing on the above date and time.

4. A **maximum** of 10 minutes has been allotted to hear this matter. Should this matter require more than 10 minutes, the parties are required to so notify the Courtroom Deputy **immediately**.
5. If applicable, **Debtor(s) SHALL FILE a Certification Of Discharge Eligibility**, pursuant to 11 U.S.C. Section 1328, on or before **4/22/25**.

Jeffery A. Deller
United States Bankruptcy Judge

cm: **All Parties**

In re:
Annie M. Snelson-Smith
Debtor

Case No. 19-22974-JAD
Chapter 13

CERTIFICATE OF NOTICE

District/off: 0315-2
Date Rcvd: Feb 26, 2025

User: auto
Form ID: 408

Page 1 of 3
Total Noticed: 40

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
^	Addresses marked '^' were sent via mandatory electronic bankruptcy noticing pursuant to Fed. R. Bank. P. 9036.

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Feb 28, 2025:

Recip ID	Recipient Name and Address
db	+ Annie M. Snelson-Smith, 227 Woodridge Drive, Carnegie, PA 15106-1313
15094961	AT&T, PO Box 691020, Tulsa, OK 74169-1020
15094962	+ Bourgh of Greentree, 10 W.. Manilla Avenue, Pittsburgh, PA 15220-3354
15094967	CBNA, PO Box 182789, Sioux Falls, SD 57117
15094965	+ Cavalry Bass & Associates, 3936 E. Ft. Lowell Road, Suite 200, Tucson, AZ 85712-1083
15094972	+ Enterprise Bank, 4091 Mt Royal Blvd, Allison Park, PA 15101-2917
15094978	+ PINGORA LOAN SERVICING LLC, C/O FLAGSTAR BANK FBS - SERVICER, PO BOX 660263, Dallas, TX 75266-0263
15094982	+ TD Bank USA, 2001 Western Avenue, Ste 400, Seattle, WA 98121-3132

TOTAL: 8

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
cr	+ Email/PDF: acg.acg.ebn@aisinfo.com	Feb 27 2025 01:40:08	Ally Financial, c/o AIS Portfolio Services, LP, 4515 N Santa Fe Ave. Dept. APS, Oklahoma City, OK 73118-7901
cr	+ Email/Text: kburkley@bernsteinlaw.com	Feb 27 2025 00:54:00	Duquesne Light Company, c/o Bernstein-Burkley, P.C., 707 Grant Street, Suite 2200, Gulf Tower, Pittsburgh, PA 15219-1945
cr	+ Email/Text: ElectronicBankruptcyNotices@fnb-corp.com	Feb 27 2025 00:36:00	First National Bank of Pennsylvania, 4140 East State Street, Hermitage, PA 16148-3401
cr	+ Email/PDF: PRA_BK2_CASE_UPDATE@portfoliorecovery.com	Feb 27 2025 01:28:52	PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
cr	+ Email/Text: ebnpeoples@grblaw.com	Feb 27 2025 00:36:00	Peoples Natural Gas Company LLC, c/o S. James Wallace, P.C., 845 N. Lincoln Ave., Pittsburgh, PA 15233-1828
cr	^ MEBN	Feb 27 2025 00:20:26	Pingora Loan Servicing, LLC, c/o Flagstar Bank, 5151 Corporate Drive, Troy, MI 48098-2639
15103398	Email/Text: ally@ebn.phinsolutions.com	Feb 27 2025 00:36:00	Ally Financial, PO Box 130424, Roseville MN 55113-0004
15094960	+ Email/Text: ally@ebn.phinsolutions.com	Feb 27 2025 00:36:00	Ally Financial, Attn: Bankruptcy, Po Box 130424, Roseville, MN 55113-0004
15094964	+ Email/PDF: AIS.cocard.ebn@aisinfo.com	Feb 27 2025 02:02:03	Capital One, Attn: Bankruptcy, Po Box 30285, Salt Lake City, UT 84130-0285
15094963	+ Email/PDF: AIS.cocard.ebn@aisinfo.com	Feb 27 2025 01:28:51	Capital One, Po Box 30253, Salt Lake City, UT 84130-0253
15094966	+ Email/Text: bankruptcy@cavps.com	Feb 27 2025 00:54:00	Cavalry SPV I LLC, 500 Summit Lake Drive, Ste 400, Valhalla, NY 10595-2321
15094968	+ Email/Text: BNC-ALLIANCE@QUANTUM3GROUP.COM	Feb 27 2025 00:37:00	Comenity Capital Bank/HSN, Attn: Bankruptcy Dept, Po Box 182125, Columbus, OH 43218-2125

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15094970	Email/PDF: Citi.BNC.Correspondence@citi.com	Feb 27 2025 01:29:18	Department Store National Bank/Macy's, Attn: Bankruptcy, 9111 Duke Boulevard, Mason, OH 45040
15094969	+ Email/Text: bnc-quantum@quantum3group.com	Feb 27 2025 00:37:00	Department Store National Bank/Quantum3, PO Box 657, Kirkland, WA 98083-0657
15131825	Email/Text: bnc-quantum@quantum3group.com	Feb 27 2025 00:37:00	Department Stores National Bank, c/o Quantum3 Group LLC, PO Box 657, Kirkland, WA 98083-0657
15094971	+ Email/Text: kburkley@bernsteinlaw.com	Feb 27 2025 00:54:00	Duquense Light, c/o Bernstein Burkley PC, 707 Grant St, Ste 2200, Gulf Tower, Pittsburgh, PA 15219-1945
15094973	+ Email/Text: ElectronicBankruptcyNotices@fnb-corp.com	Feb 27 2025 00:36:00	First National Bank of Pennsylvania, 4140 E. State Street, Hermitage, PA 16148-3401
15094974	+ Email/Text: sbse.cio.bnc.mail@irs.gov	Feb 27 2025 00:37:00	Internal Revenue Service, Re: Bankruptcy Filing, P.O. Box 7346, Philadelphia, PA 19101-7346
15191595	+ Email/PDF: ais.midfirst.ebn@aisinfo.com	Feb 27 2025 01:15:26	MidFirst Bank, Bankruptcy Department, 999 NW Grand Boulevard, #110, Oklahoma City, OK 73118-6051
15098658	+ Email/Text: ECMCBKNotices@ecmc.org	Feb 27 2025 00:37:00	Nelnet obo Educational Credit Management Corp, Educational Credit Management Corp, PO Box 16408, St. Paul MN 55116-0408
15094975	+ Email/Text: ECMCBKNotices@ecmc.org	Feb 27 2025 00:37:00	Nelnet/Educational Credit Mgmnt, PO Box 16408, Saint Paul, MN 55116-0408
15094976	+ Email/Text: csc.bankruptcy@amwater.com	Feb 27 2025 00:54:00	PA American Water, P.O. Box 578, Alton, IL 62002-0578
15318975	Email/Text: peritus@ebn.phinsolutions.com	Feb 27 2025 00:54:00	PERITUS PORTFOLIO SERVICES LLC, PO BOX 141419, Irving, Tx 75014-1419
15106837	Email/PDF: PRA_BK2_CASE_UPDATE@portfoliorecovery.com	Feb 27 2025 01:51:21	Portfolio Recovery Associates, LLC, POB 12914, Norfolk VA 23541
15094977	+ Email/Text: ebnpeoples@grblaw.com	Feb 27 2025 00:36:00	Peoples Natural Gas Company LLC, 845 N. Lincoln Avenue, Pittsburgh, PA 15233-1828
15135539	^ MEBN	Feb 27 2025 00:20:25	Pingora Loan Servicing, LLC, c/o Flagstar bank FSB, 5151 Corporate Drive, Troy MI 48098-2639
15094979	+ Email/PDF: PRA_BK2_CASE_UPDATE@portfoliorecovery.com	Feb 27 2025 03:04:59	Portfolio, Re: Capital One Bank, P.O. Box 12914, Norfolk, VA 23541-0914
15130518	Email/Text: bnc-quantum@quantum3group.com	Feb 27 2025 00:37:00	Quantum3 Group LLC as agent for, Comenity Capital Bank, PO Box 788, Kirkland, WA 98083-0788
15094980	+ Email/PDF: ais.sync.ebn@aisinfo.com	Feb 27 2025 01:15:29	Synco/Levin Furniture, Attn: Bankruptcy, Po Box 965060, Orlando, FL 32896-5060
15095269	^ MEBN	Feb 27 2025 00:21:28	Synchrony Bank, c/o of PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
15094981	+ Email/PDF: ais.sync.ebn@aisinfo.com	Feb 27 2025 01:15:29	Synchrony Bank/ JC Penneys, Attn: Bankruptcy, Po Box 956060, Orlando, FL 32896-0001
15132382	Email/Text: BNCnotices@dcmservices.com	Feb 27 2025 00:37:00	UPMC Physician Services, PO Box 1123, Minneapolis, MN 55440-1123

TOTAL: 32

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

District/off: 0315-2

User: auto

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Recip ID	Bypass Reason	Name and Address
cr		MidFirst Bank
cr		MidFirst Bank
cr		Quantum3 Group LLC as agent for Comenity Capital B
cr	*	PERITUS PORTFOLIO SERVICES LLC, PO BOX 141419, Irving, Tx 75014-1419
15095780	*+	Cavalry SPV I, LLC, 500 Summit Lake Drive, Ste 400, Valhalla, NY 10595-2321

TOTAL: 3 Undeliverable, 2 Duplicate, 0 Out of date forwarding address

NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Feb 28, 2025

Signature: /s/Gustava Winters

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on February 26, 2025 at the address(es) listed below:

Name	Email Address
Brent J. Lemon	on behalf of Creditor MidFirst Bank blemon@kmlawgroup.com lemondropper75@hotmail.com
Bryan P. Keenan	on behalf of Debtor Annie M. Snelson-Smith keenan662@gmail.com melindap662@gmail.com;keenan.bryanp.r106644@notify.bestcase.com;ciennal662@gmail.com
Chandra Marie Arkema	on behalf of Creditor Pingora Loan Servicing LLC tuhawkeye@msn.com, carkema@squirelaw.com
David W. Raphael	on behalf of Creditor First National Bank of Pennsylvania raphaeld@fnb-corp.com
Denise Carlon	on behalf of Creditor MidFirst Bank dcarlon@kmlawgroup.com
Keri P. Ebeck	on behalf of Creditor Duquesne Light Company kebeck@bernsteinlaw.com btemple@bernsteinlaw.com;aepiscopo@bernsteinlaw.com;kebeck@ecf.courtdrive.com;agilbert@bernsteinlaw.com
Office of the United States Trustee	ustpreion03.pi.ecf@usdoj.gov
Ronda J. Winnecour	cmecf@chapter13trusteedwpa.com
S. James Wallace	on behalf of Creditor Peoples Natural Gas Company LLC ecfpeoples@grblaw.com Equitablebankruptcy@peoples-gas.com
Stephen Russell Franks	on behalf of Creditor MidFirst Bank amps@manleydeas.com

TOTAL: 10